



FACT SHEET

Medicare Cost Sharing Programs

Now would be a good time to re-examine your eligibility for Medicare Cost Sharing Programs. Due to changes in the Federal Poverty Level, changes in Arizona Law, and changes in eligibility guidelines you may now be eligible for assistance with Medicare premiums, deductibles, co-insurance, HMO co-payments or other medical services including prescriptions.

The following chart gives you a quick summary of the eligibility requirements and the benefits, which may be available to you.

How Can I Qualify for Medicare Cost Sharing Programs?

If you are receiving or eligible for Medicare Part A and you are receiving or eligible for Medicare Part B, apply for help with your Medicare premium(s), copayments and deductibles.

There are four Medicare Cost Sharing programs. Each one has a different income limit and different benefits.

Medicare Cost Sharing Program →	Qualified Medicare Beneficiary (QMB)	Specified Low-Income Beneficiary (SLMB)	Qualified Individual – 1 (QI-1)
Monthly Income Limits (after allowed deductions):	\$0 - \$769 (Individual) \$0 - \$1020 (Couple)	\$769.01 - \$918 (Individual) \$1020.01 - \$1232 (Couple)	\$918.01 - \$1031 (Individual) \$1232.01 – \$1384 (Couple)
Specific Requirements:	Receiving or eligible for Medicare Part A	Receiving Medicare Part A	Receiving Medicare Part A
General Eligibility Requirements:	<ul style="list-style-type: none"> • You must be a resident of the state of Arizona. • You must be a United States citizen or a non-citizen who meets Medicaid requirements. • You must apply for pension, disability or retirement benefits if potentially available to you. 		
What is the Benefit?:	<ul style="list-style-type: none"> • Pays your Medicare Part B Premium • Pays your Medicare Part A Premium (if not free) • Pays your Medicare coinsurance • Pays your Medicare Deductibles* 	<ul style="list-style-type: none"> • Pays your Medicare Part B Premium 	<ul style="list-style-type: none"> • Pays your Medicare Part B Premium
<p>* If you are enrolled with a Medicare HMO, your co-pays will also be paid. If you elect additional coverage from a Medicare HMO, you will be responsible for any additional premiums and costs.</p>			

If you are a Qualified Disabled Working Individual (QDWI) who is under age 65 and who lost Title II Social Security Disability benefits because of earnings, you may apply through this program for payment of your Medicare Part A premium.

A major change in eligibility has to do with income/resource requirements. Eligibility is now based on income from all sources (earned and unearned), but not resources.

For the SLMB and QI-1 programs the benefits are fairly clear in the chart. The major change in the program benefits is with the QMB program, which in addition to paying your Medicare premiums, now offers a variety of choices in which you may receive your benefits. They are:

- ◆ Original QMB – You use your original Medicare fee-for-service and QMB pays your Medicare premiums, deductibles and co-insurance for all Medicare covered services.
- ◆ AHCCCS Medical Benefits – You have original Medicare fee-for-service and choose to receive your care through one of the AHCCCS Health Plans available in your County. You may choose your AHCCCS Plan and your Primary Care Physician. All Medicare covered services and AHCCCS Medical Services will be provided. This includes prescriptions, medically necessary transportation, behavioral health care and some dental, hearing and vision services.
- ◆ Medicare HMO and Original QMB – You assign your Medicare benefits to a Medicare HMO in your area and choose to receive Original QMB Benefits. Your Medicare HMO provides you with services and QMB picks up the co-payments. **NOTE:** Your Medicare HMO Primary Care Physician must have an AHCCCS provider number so that he/she can bill AHCCCS for the co-payment. A beneficiary may not bill AHCCCS for these co-payments.
- ◆ Medicare HMO and AHCCCS Health Plan – You assign your Medicare benefits to a Medicare HMO and choose to receive your QMB benefits through an AHCCCS Health Plan. All Medicare HMO services are covered, co-payments are covered, and all AHCCCS covered services are covered. **NOTE:** In order to coordinate your care between plans it is advised that your Primary Care Physician be a provider for both plans.

For information, applications, counseling or assistance, you may contact:

- ◆ The AHCCCS Eligibility Office (602) 417-6672 or 1-800-528-0142.
- ◆ The Arizona State Health Insurance Assistance Program (SHIP) 1-800-432-4040
- ◆ Or your local SHIP Program

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